

UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF ALABAMA  
NORTHEASTERN DIVISION

PNC BANK, N.A., SUCCESSOR )  
TO RBC BANK (USA), )  
SUCCESSOR TO FIRST )  
AMERICAN BANK, )

Plaintiff )

vs. )

SOUTHERN HOME BUILDERS, )  
LLC, )

Defendant )

Case No. 5:13-cv-000961-KOB

**MEMORANDUM OPINION**

On September 4, 2013, the magistrate judge entered his report and recommendation, giving the parties fourteen days to file objections. (Doc. 10). No party has filed any objections.

The court has carefully considered the entire record in this case, including the magistrate judge's report and recommendation. The court hereby ADOPTS the report of the magistrate judge, and it ACCEPTS his recommendations that it should GRANT the plaintiff's Motion for Default Judgment and ENTER a default judgment in favor of plaintiff, PNC Bank, National Association, Successor to RBC

Bank (USA), Successor to First American Bank, against Southern Home Builders, LLC, in the amount of \$290,000.00 in principal; accrued interest in the amount of \$63,509.83 as of September 4, 2013, plus *per diem* interest thereafter at the rate of \$48.33; late charges of \$2,900.13; PPA tax of \$4,658.15; PPA-appraisal of \$350.00; appraisal fees of \$1,077.80; and attorneys' fees of \$6,747.00.

The court will enter a separate Order in conformity with this Memorandum Opinion.

DONE and ORDERED this 2nd day of October, 2013.

A handwritten signature in cursive script, reading "Karon O. Bowdre".

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KARON OWEN BOWDRE  
UNITED STATES DISTRICT JUDGE